



Effective: 8/12/19 11:46 AM

BORROWER PAID RATE SHEET

WesLend Financial Rate Sheet

**Table of Contents**

Tab	Product		
<a href="#">2</a>	Fixed Agency	<a href="#">8</a>	Government ARM
<a href="#">3</a>	Fixed Agency High Bal	<a href="#">9</a>	HomeReady
<a href="#">4</a>	Fixed Conforming	<a href="#">10</a>	HomePossible
<a href="#">5</a>	Fixed High Balance	<a href="#">11</a>	ARM
<a href="#">6</a>	Government	<a href="#">12</a>	ARM HB
<a href="#">7</a>	Government HB	<a href="#">13</a>	Jumbo

**New Locks**

- New lock requests should be submitted and locked through the Eligibility Engine in Broker Connection 2.0 at www.weslendwholesale.com.
- Loans can be locked in Broker Connection 2.0 until 4:30 pm PST.
- Written confirmation of the lock will be emailed to broker, AM and AE within 24 hours, but usually same day. Any discrepancies in pricing should be reported to the lock desk immediately.
- Locks expiring on weekends or holidays will roll to next business day unless the loan has been extended.
- Rates and prices are subject to change without notice.
- Lender Fees Are Not Included In Pricing.

**NICHES & SPECIALS**

**Conforming & FHA/VA/USDA**

**12-24 Hr Turn Times**

**\*\* Extra (.25) rebate on High Balance Conforming Loans**

(Extra rebate applied at time of lock)

**-TBD (Pre-Approval Loans) OK**

**-Manufactured Homes OK**

**-Texas Cash Out OK**

**Jumbo & NonQM**

**Bank Statement Prequals!!**

**Send us your statements and we will give max income**

**Rates starting at 4.5%**

**80% to \$2,500,000**

**60% to \$4,000,000**

**0 Reserves with 0x30x24 housing history**

**Also.... EZ Non Owner to \$4,000,000**

**NO JOB - NOO - DSCR 1:1**

**Property Cash Flow Qualification**

**80% to \$1,000,000**

**70% to \$2,000,000**

**60% to \$4,000,000**

**Qualify on Interest Only Payment!!**

**Up to 4 Units OK**

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

WesLend Fixed Agency - LP Only

1001-01 1101-01 FHLMC 25/30 Yr Fixed					1201-01 FHLMC 20 Yr Fixed					1301-01 FHLMC 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.489	100.896	100.834	100.473	3.500	102.056	101.902	101.868	101.627	3.000	101.143	101.104	101.054	100.883
3.375	101.619	101.545	101.483	101.094	3.625	102.467	102.394	102.358	102.286	3.125	101.635	101.595	101.545	101.390
3.500	101.924	101.848	101.782	101.625	3.750	102.967	102.888	102.859	102.781	3.250	102.044	101.920	101.824	101.772
3.625	102.318	102.238	102.161	102.083	3.875	103.415	103.332	103.307	103.224	3.375	102.328	102.223	102.179	102.122
3.750	102.621	102.595	102.554	101.937	4.000	103.826	103.737	103.719	103.630	3.500	102.528	102.503	102.463	102.400
3.875	103.162	103.136	103.095	102.454	4.125	104.211	104.117	104.104	104.010	3.625	103.313	103.138	102.988	102.489
4.000	103.764	103.738	103.697	102.991	4.250	104.044	104.013	103.949	103.743	3.750	103.301	103.202	103.115	102.918
4.125	103.770	103.744	103.703	103.308	4.375	104.391	104.316	104.289	104.185	3.875	103.313	103.235	103.274	103.197
4.250	103.801	103.801	103.794	102.818	4.500	104.816	104.706	104.714	104.605	4.000	103.650	103.592	103.510	103.425
4.375	104.133	104.133	104.128	103.278	4.625	105.037	104.922	104.936	104.821	4.125	104.303	104.182	104.145	103.541
4.500	104.487	104.487	104.482	103.695	4.750	104.991	104.892	104.894	104.774	4.250	104.418	104.294	104.268	103.976
4.625	104.715	104.658	104.651	103.979	4.875	105.412	105.286	105.315	105.190	4.375	104.634	104.603	104.577	104.320
4.750	104.857	104.724	104.712	103.638	5.000	105.772	105.641	105.675	105.545	4.500	104.707	104.676	104.649	104.540
4.875	105.254	105.121	105.110	104.056	5.125	106.027	105.891	105.931	105.795	4.625	104.701	104.670	104.642	103.913
5.000	105.466	105.333	105.322	104.404	5.250	105.991	105.850	105.899	105.759	4.750	104.696	104.665	104.637	104.236
5.125	105.690	105.557	105.546	104.717	5.375	106.200	106.180	106.200	106.089	4.875	104.715	104.677	104.649	104.470
5.250	105.630	105.599	105.599	104.921	5.500	106.170	106.124	106.016		5.000	104.821	104.774	104.778	104.653
5.375	105.543	105.390	105.438	105.287	5.625					5.125	102.564	102.434	102.502	102.373
5.500	105.833	105.675	105.729	105.572	5.750					5.250	102.866	102.731	102.804	102.670
5.625	106.090	105.926	105.990	105.829	5.875					5.375	103.087	102.946	103.025	102.885
5.750					6.000					5.500				
5.875					6.125					5.625				
6.000					6.250					5.750				
6.125					6.375					5.875				
6.250					6.500					6.000				

LPMI Product Codes	
1020-01	LP 30 Yr Fixed LPMI
1120-01	LP 25 Yr Fixed LPMI
1220-01	LP 20 Yr Fixed LPMI
1320-01	LP 15 Yr Fixed LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15y	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375
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The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>350-500k	>500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



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WesLend Fixed Agency Super Conforming - LP Only										
1053-01 1153-01 FHLMC 25/30 Yr Fixed SC					1353-01 FHLMC 15 Yr Fixed SC					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.625	101.733	101.605	101.496	101.485	2.875	99.719	99.675	99.691	99.553	
3.750	101.862	101.843	101.821	101.788	3.000	100.099	100.076	100.067	99.951	
3.875	102.266	102.251	102.240	102.207	3.125	100.602	100.581	100.573	100.457	
4.000	102.766	102.776	102.779	102.746	3.250	101.942	101.920	101.915	101.799	
4.125	102.755	102.771	102.765	102.732	3.375	102.242	102.225	102.220	102.106	
4.250	102.744	102.807	102.825	102.770	3.500	102.363	102.355	102.350	102.238	
4.375	103.050	103.112	103.134	103.079	3.625	102.420	102.435	102.407	102.311	
4.500	103.286	103.350	103.371	103.316	3.750	102.977	102.992	102.966	102.870	
4.625	103.282	103.347	103.368	103.313	3.875	103.112	103.127	103.102	103.003	
4.750	103.138	103.278	103.367	103.289	4.000	103.505	103.514	103.490	103.389	
4.875	103.406	103.548	103.640	103.563	4.125	102.914	102.946	102.899	102.821	
5.000	103.625	103.771	103.863	103.786	4.250	103.429	103.462	103.416	103.337	
5.125	103.390	103.465	103.529	103.429	4.375	103.788	103.821	103.776	103.696	
5.250	103.703	103.780	103.845	103.745	4.500	102.337	102.313	102.244	102.032	
5.375	103.993	104.143	104.166	104.044	4.625	102.746	102.719	102.652	102.438	
5.500	104.235	104.386	104.410	104.288	4.750	103.076	103.047	102.982	102.767	
5.625	104.024	104.178	104.203	104.082	4.875	103.346	103.318	103.252	103.037	
5.750	104.270	104.426	104.453	104.331	5.000	102.978	102.973	102.883	102.878	
5.875	104.491	104.648	104.676	104.554	5.125	103.275	103.270	103.182	103.177	
6.000	104.702	104.860	104.887	104.765	5.250					

LPMI Product Codes	
1054-01	30 Year Fixed Super Conforming LPMI
1154-01	25 Year Fixed Super Conforming LPMI
1354-01	15 Year Fixed Super Conforming LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products									
>20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term		Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms		Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.150
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

WesLend Conforming DU and LP

1000-99 1001-99		1100-99 1101-99				1200-99 1201-99					1300-99 1301-99				
		Conventional 25/30 Yr Fixed				Conventional 20 Yr Fixed					Conventional 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	101.489	100.896	100.834	100.473	3.500	102.056	101.902	101.868	101.627	3.000	101.143	101.104	101.054	100.883	
3.375	101.619	101.545	101.483	101.094	3.625	102.467	102.394	102.358	102.286	3.125	101.635	101.595	101.545	101.390	
3.500	101.924	101.848	101.782	101.625	3.750	102.967	102.888	102.859	102.781	3.250	102.044	101.920	101.824	101.772	
3.625	102.318	102.238	102.161	102.083	3.875	103.415	103.332	103.307	103.224	3.375	102.328	102.223	102.179	102.122	
3.750	102.621	102.595	102.554	101.937	4.000	103.826	103.737	103.719	103.630	3.500	102.528	102.503	102.463	102.400	
3.875	103.162	103.136	103.095	102.454	4.125	104.211	104.117	104.104	104.010	3.625	103.313	103.138	102.988	102.489	
4.000	103.764	103.738	103.697	102.991	4.250	104.044	104.013	103.949	103.743	3.750	103.301	103.202	103.115	102.918	
4.125	103.770	103.744	103.703	103.308	4.375	104.391	104.316	104.289	104.185	3.875	103.313	103.235	103.274	103.197	
4.250	103.801	103.801	103.794	102.818	4.500	104.816	104.706	104.714	104.605	4.000	103.650	103.592	103.510	103.425	
4.375	104.133	104.133	104.128	103.278	4.625	105.037	104.922	104.936	104.821	4.125	104.303	104.182	104.145	103.541	
4.500	104.487	104.487	104.482	103.695	4.750	104.991	104.892	104.894	104.774	4.250	104.418	104.294	104.268	103.976	
4.625	104.715	104.658	104.651	103.979	4.875	105.412	105.286	105.315	105.190	4.375	104.634	104.603	104.577	104.320	
4.750	104.857	104.724	104.712	103.638	5.000	105.772	105.641	105.675	105.545	4.500	104.707	104.676	104.649	104.540	
4.875	105.254	105.121	105.110	104.056	5.125	106.027	105.891	105.931	105.795	4.625	104.701	104.670	104.642	103.913	
5.000	105.466	105.333	105.322	104.404	5.250	105.991	105.850	105.899	105.759	4.750	104.696	104.665	104.637	104.236	
5.125	105.690	105.557	105.546	104.717	5.375	106.200	106.180	106.200	106.089	4.875	104.715	104.677	104.649	104.470	
5.250	105.630	105.599	105.599	104.921	5.500	106.170	106.124	106.016		5.000	104.821	104.774	104.778	104.653	
5.375	105.543	105.390	105.438	105.287	5.625					5.125	102.564	102.434	102.502	102.373	
5.500	105.833	105.675	105.729	105.572	5.750					5.250	102.866	102.731	102.804	102.670	
5.625	106.090	105.926	105.990	105.829	5.875					5.375	103.087	102.946	103.025	102.885	

1400-99 1401-99		1008-05 1007-05				1308-05 1307-05								
		Conventional 10 Yr Fixed				Conventional 30 Yr Fixed COOP and CEMA				Conventional 15 Yr Fixed COOP and CEM				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.250	101.409	101.400	101.353	101.303	3.625	101.618	101.538	101.461	101.383	3.250	101.165	101.113	101.124	101.072
3.375	101.723	101.715	101.650	101.595	3.750	101.442	101.357	101.321	101.237	3.375	101.520	101.463	101.479	101.422
3.500	102.068	102.006	101.916	101.855	3.875	101.964	101.873	101.843	101.754	3.500	101.803	101.741	101.763	101.700
3.625	102.763	102.588	102.507	102.184	4.000	102.505	102.409	102.385	102.291	3.625	101.895	101.828	101.856	101.789
3.750	102.726	102.699	102.612	102.536	4.125	102.828	102.727	102.708	102.608	3.750	102.329	102.256	102.290	102.218
3.875	102.885	102.826	102.849	102.773	4.250	102.339	102.232	102.223	102.118	3.875	102.613	102.535	102.574	102.497
4.000	103.246	103.219	103.135	102.970	4.375	102.803	102.691	102.687	102.578	4.000	102.846	102.763	102.808	102.725
4.125	103.847	103.765	103.737	103.186	4.500	103.225	103.108	103.110	102.995	4.125	102.966	102.877	102.929	102.841
4.250	103.758	103.713	103.648	103.525	4.625	103.514	103.392	103.399	103.279	4.250	103.405	103.311	103.369	103.276
4.375	104.131	104.086	104.023	103.757	4.750	103.173	103.046	103.063	102.938	4.375	103.754	103.655	103.719	103.620
4.500	104.293	104.118	104.052	103.949	4.875	103.596	103.464	103.486	103.356	4.500	103.979	103.875	103.944	103.840
4.625	104.225	104.202	104.180	103.805	5.000	103.949	103.812	103.840	103.704	4.625	103.355	103.246	103.322	103.213
4.750	104.264	104.151	104.234	104.121	5.125	104.267	104.124	104.158	104.017	4.750	103.683	103.569	103.650	103.536
4.875	104.481	104.363	104.451	104.332	5.250	104.472	104.324	104.367	104.221	4.875	103.922	103.803	103.890	103.770
5.000	104.661	104.538	104.631	104.508	5.375	104.843	104.690	104.738	104.587	5.000	104.110	103.985	104.078	103.953
5.125	102.078	101.949	102.018	101.890	5.500	105.133	104.975	105.029	104.872	5.125	101.864	101.734	101.802	101.673
5.250	102.385	102.251	102.326	102.192	5.625	105.390	105.226	105.290	105.129	5.250	102.166	102.031	102.104	101.970
5.375	102.611	102.472	102.552	102.413	5.750					5.375	102.387	102.246	102.325	102.185
5.500	102.818	102.674	102.760	102.616	5.875					5.500	102.567	102.421	102.506	102.360
5.625	101.310	101.160	101.253	101.104	6.000					5.625	101.061	100.910	101.002	100.851

LPMI Product Codes			
1011-99	DU 30 Yr Fixed LPMI	1020-99	LP 30 Yr Fixed LPMI
1111-99	DU 25 Yr Fixed LPMI	1120-99	LP 25 Yr Fixed LPMI
1211-99	DU 20 Yr Fixed LPMI	1220-99	LP 20 Yr Fixed LPMI
1311-99	DU 15 Yr Fixed LPMI	1320-99	LP 15 Yr Fixed LPMI

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
\$275,001+\$300,000	0.100
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
Manufactured	-0.750

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico>=720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)				
	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products								
>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630
Manufactured Home	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300

State Adjustments	
Zone 1: NY	-



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

WesLend Fixed High Balance

1033-99 1133-99					1233-99 1253-99					1333-99 1353-99				
Conventional 25/30 Yr Fixed HB					Conventional 20 Yr Fixed HB					Conventional 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
3.875	102.122	101.997	101.961	101.563	4.000	101.602	101.539	101.486		3.250	101.088	101.057	101.029	
4.000	102.485	102.282	102.246	102.065	4.125	101.621	101.553	101.500		3.375	101.366	101.335	101.307	
4.125	102.801	102.536	102.516	102.417	4.250	101.637	101.607	101.581		3.500	101.697	101.666	101.638	
4.250	102.485	102.363	102.358	101.921	4.375	101.996	101.965	101.940		3.625	101.985	101.953	101.925	
4.375	102.911	102.795	102.790	102.509	4.500	102.246	102.216	102.191		3.750	102.278	102.247	102.219	
4.500	103.327	103.107	103.102	102.962	4.625	102.264	102.233	102.209		3.875	102.254	102.223	102.195	
4.625	103.609	103.395	103.402	103.282	4.750	102.249	102.217	102.193		4.000	102.598	102.541	102.458	
4.750	103.170	102.710	102.727	102.602	4.875	102.254	102.222	102.198		4.125	103.031	103.000	102.972	
4.875	103.618	103.256	103.279	103.148	5.000	102.532	102.471	102.437		4.250	103.060	103.036	103.015	
5.000	103.965	103.681	103.709	103.573	5.125	102.720	102.658	102.624		4.375	103.287	103.263	103.242	
5.125	104.276	103.948	103.982	103.841	5.250	102.706	102.644	102.610		4.500	103.337	103.313	103.291	
5.250	103.998	103.330	103.330		5.375	102.920	102.858	102.824		4.625	103.447	103.424	103.402	
5.375	104.315	103.621	103.621		5.500	103.197	103.134	103.100		4.750	103.093	103.047	103.013	
5.500	104.599	103.134	103.100		5.625					4.875	103.089	103.042	103.008	
5.625	104.819				5.750					5.000	103.086	103.039	103.005	
5.750					5.875					5.125				
					6.000					5.250				

1433-99  
1453-99

Conventional 10 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	60 Day
3.250	100.873	100.842	100.814	
3.375	101.151	101.119	101.091	
3.500	101.481	101.450	101.422	
3.625	101.769	101.738	101.710	
3.750	102.062	102.031	102.003	
3.875	102.038	102.007	101.979	
4.000	102.280	102.257	102.235	
4.125	102.815	102.784	102.756	
4.250	102.844	102.821	102.799	
4.375	103.071	103.048	103.026	
4.500	103.121	103.097	103.076	
4.625	103.232	103.208	103.186	
4.750	102.488	102.457	102.429	
4.875				
5.000				
5.125				
5.250				

LPMI Product Codes

1012-99	30 Year Fixed LPMI High Balance	1055-99	30 Year Fixed LPMI Super Conforming
1112-99	25 Year Fixed LPMI High Balance	1154-99	25 Year Fixed LPMI Super Conforming
1212-99	20 Year Fixed LPMI High Balance	1254-99	20 Year Fixed LPMI Super Conforming
1312-99	15 Year Fixed LPMI High Balance	1354-99	15 Year Fixed LPMI Super Conforming

Extension and Re-lock Fees

5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

Price Adjustments

Risk Based Adjustments (Terms > 15 years o

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV <=75	-2.125
Investment Property LTV >75 and <=80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000

Loans with Secondary Financing

All Loans with Subordinate Financing	-0.375		
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico >=720
<= 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	01% - 90.00%	-1.000	-0.750
<= 95.00%	95.01% - 97.00%	-1.500	-1.500

Cash Out (All Terms)

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

LPMI Adjustments - All LPMI Products

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
Second Home	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments

Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor

	\$60-100k	>100-125k	>125-150k	>150-175k	>175-200k	>200-250k	>250-300k	>300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other \$	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

WesLend Government																						
8000-99		6000-99		FHA/VA 25/30 Yr Fixed					8200-99		FHA/VA 20 Yr Fixed					8300-99		FHA/VA 15 Yr Fixed				
8100-99	6100-99											6300-99										
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day			
3.250	102.935	102.232	102.150	102.059	3.375	102.785	102.733	102.650	102.494	3.500	102.710	102.390	102.413	102.351								
3.375	103.392	102.737	102.650	102.494	3.500	103.111	103.036	102.948	102.875	3.625	103.127	102.707	102.736	102.669								
3.500	103.944	103.117	102.980	102.875	3.625	103.522	103.441	103.359	103.281	3.750	103.230	103.158	103.193	103.121								
3.625	104.410	103.502	103.458	103.281	3.750	103.921	103.836	103.759	103.676	3.875	103.552	103.474	103.515	103.438								
3.750	104.355	103.836	103.761	103.676	3.875	103.506	103.415	103.374	103.285	4.000	103.861	103.778	103.824	103.741								
3.875	104.184	103.849	103.374	103.285	4.000	103.824	103.728	103.693	103.599	4.125	104.164	104.076	104.128	104.040								
4.000	104.670	104.363	103.693	103.599	4.125	104.219	104.117	104.088	103.988	4.250	104.459	104.366	104.423	104.330								
4.125	105.081	104.548	104.088	103.988	4.250	104.609	104.502	104.478	104.374	4.375	104.394	104.295	104.360	104.261								
4.250	104.903	104.552	104.478	104.374	4.375	103.755	103.644	103.655	103.545	4.500	104.676	104.572	104.642	104.538								
4.375	104.775	104.553	103.655	103.545	4.500	104.059	104.002	103.963	103.828	4.625	104.397	104.362	104.323									
4.500	105.083	104.891	103.963	103.828	4.625	104.545	104.488	104.449	104.230	4.750	103.296	103.262	103.223									
4.625	105.465	105.103	104.449	104.230	4.750	104.859	104.732	104.759	104.634	4.875	103.660	103.626	103.587									
4.750	105.487	105.155	104.759	104.634	4.875	104.147	104.119	104.095	103.862	5.000	104.023	103.988	103.949									
4.875	105.130	105.157	104.095	103.862	5.000	104.455	104.427	104.403	104.116	5.125	104.383	104.348	104.309									
5.000	105.438	105.411	104.403	104.116	5.125	104.899	104.871	104.847		5.250	103.296	103.262	103.223									
5.125	105.618	105.419	104.847		5.250	104.056	104.028	104.004		5.375	103.657	103.622	103.583									
5.250	105.954	105.388	104.784		5.375	104.303	104.275	104.251		5.500												
5.375	104.303	104.275	104.251		5.500	104.803	104.775	104.751		5.625												
5.500	104.803	104.775	104.751		5.625	105.059	105.031	105.007		5.750												
5.625	105.059	105.031	105.007		5.750																	

7000-99 USDA 30 Yr Fixed														
Rate	15 Day	30 Day	45 Day	60 Day										
3.375	102.725	102.655	102.562	102.494										
3.500	103.111	103.036	102.948	102.875										
3.625	103.522	103.441	103.359	103.281										
3.750	103.921	103.836	103.759	103.676										
3.875	103.506	103.415	103.374	103.285										
4.000	103.824	103.728	103.693	103.599										
4.125	104.219	104.117	104.088	103.988										
4.250	104.609	104.502	104.478	104.374										
4.375	103.755	103.644	103.655	103.545										
4.500	104.059	104.002	103.963	103.828										
4.625	104.545	104.488	104.449	104.230										
4.750	104.859	104.732	104.759	104.634										
4.875	104.147	104.119	104.095	103.862										
5.000	104.455	104.427	104.403	104.116										
5.125	104.899	104.871	104.847											
5.250	104.056	104.028	104.004											
5.375	104.303	104.275	104.251											
5.500	104.803	104.775	104.751											
5.625	105.059	105.031	105.007											
5.750														

Streamline/IRRRL Product Codes			
8037-99	FHA 30 Year Fixed Streamline	6037-99	VA 30 Year IRRRL
8137-99	FHA 25 Year Fixed Streamline	6137-99	VA 25 Year IRRRL
8237-99	FHA 20 Year Fixed Streamline	6237-99	VA 20 Year IRRRL
8337-99	FHA 15 Year Fixed Streamline	6337-99	VA 15 Year IRRRL

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manufactured	-1.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

Loan Amount	
\$60,001 - \$75,000	-0.500
\$75,001 - \$100,000	-0.250
\$100,001 - \$125,000	-0.125
\$125,001 - \$225,000	0.000
\$225,001 - \$250,000	0.100

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC	0.100
Zone 6: AR, FL, MT	0.150

\*Adjustments to Total loan amount

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



Lock Desk Hours 8:00 am - 4:30 pm Pacific Time  
 Email: lockdesk@weslend.com  
 Phone: 877-945-4105 ext 3

[Return to Home Tab](#)



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WesLend Government High Balance										
8033-99 6033-99					8333-99 6333-99					
FHA/VA 30 Yr Fixed High Balance					FHA/VA 15 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.500	102.218	101.781	101.694		3.375	100.980	100.963	100.936		
3.625	102.360	102.194	102.149		3.500	101.407	101.390	101.363		
3.750	102.540	102.397	102.352		3.625	101.823	101.806	101.779		
3.875	102.278	102.187	102.146		3.750	102.246	102.230	102.203		
4.000	102.792	102.434	102.399		3.875	102.037	102.020	101.993		
4.125	102.891	102.613	102.583		4.000	102.383	102.366	102.339		
4.250	102.938	102.796	102.772		4.125	102.707	102.691	102.664		
4.375	103.025	102.118	102.093		4.250	103.052	103.035	103.008		
4.500	103.063	102.427	102.401		4.375	101.507	101.490	101.463		
4.625	102.965	102.733	102.707		4.500	101.846	101.830	101.802		
4.750	103.125	103.013	102.988		4.625	102.142	102.125	102.098		
4.875	103.077	102.631	102.650		4.750	102.398	102.381	102.354		
5.000	103.132	102.954	102.973		4.875					
5.125	103.320	103.281	103.301		5.000					
5.250	103.638	103.606	103.625		5.125					
5.375	103.032	103.051	103.102		5.250					
5.500	102.860	102.702	102.760		5.375					
5.625	102.921	102.893	100.742		5.500					
5.750					5.625					
5.875					5.750					

Streamline/IRRRL Product Codes			
8038-99	FHA 30 Year Fixed High Balance Streamline	6038-99	VA 30 Year High Balance IRRRL
8338-99	FHA 15 Year Fixed High Balance Streamline		

Extension and Re-lock Fees			
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

FICO Adjustments	
580 - 599	-2.500
600 - 619	-2.000
620 - 639	-1.250
640 - 659	-0.375
660 - 679	-0.250
680 - 699	0.000
> 700	0.000

Government Adjusters	
VA Loan	-0.250
Manual	-0.250
2 unit	-0.750
3-4 unit	-1.000

State Adjustments	
Zone 1: NY	-0.100
Zone 2: NV, UT	-0.050
Zone 3: CO, GA, HI, ID, MA, MD, NC	0.000
Zone 4: AL, AZ, CT, DC, IN, ME, MI, MN, MO, NE, NJ,	0.050
Zone 5: IA, IL, KS, LA, NH, NM, OH, OK, OR, WA, RI, SC, TN, VA	0.100
Zone 6: AR, FL, MT, PA	0.150

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

**WesLend Government ARM**

8700-99 Margin 2.000				6700-99 Margin 2.000			
FHA 5/1 ARM				VA 5/1 ARM			
Caps 1/1/1 Index: 1 year CMT				Caps 1/1/5 Index: 1 year CMT			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.000	100.071	100.008	99.946	3.000	100.071	100.008	99.946
3.125	100.454	100.391	100.329	3.125	100.454	100.391	100.329
3.250	100.848	100.785	100.723	3.250	100.848	100.785	100.723
3.375	100.914	100.851	100.789	3.375	100.914	100.851	100.789
3.500	101.298	101.235	101.173	3.500	101.298	101.235	101.173
3.625	101.683	101.620	101.558	3.625	101.683	101.620	101.558
3.750	102.069	102.006	101.944	3.750	102.069	102.006	101.944
3.875	102.101	102.038	101.976	3.875	102.101	102.038	101.976
4.000	102.496	102.433	102.371	4.000	102.496	102.433	102.371
4.125	102.883	102.820	102.758	4.125	102.883	102.820	102.758
4.250	103.270	103.207	103.145	4.250	103.270	103.207	103.145
4.375	102.567	102.504	102.442	4.375	102.567	102.504	102.442
4.500	102.952	102.889	102.827	4.500	102.952	102.889	102.827
4.625	103.346	103.283	103.221	4.625	103.346	103.283	103.221
4.750	103.742	103.679	103.617	4.750	103.742	103.679	103.617
4.875				4.875			
5.000				5.000			
5.125				5.125			
5.250				5.250			
5.375				5.375			

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**FHA LTV/FICO**

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250
600 - 619	-1.875	-1.875	-1.875	-1.875	-1.875	-1.875
620 - 639	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
640 - 659	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
660 - 679	0.000	0.000	0.000	0.000	0.000	0.000
680 - 699	0.125	0.125	0.125	0.125	0.125	0.125
700 - 719	0.125	0.125	0.125	0.125	0.125	0.125
720 - 39	0.125	0.125	0.125	0.125	0.125	0.125
> 740	0.125	0.125	0.125	0.125	0.125	0.125

**VA LTV/FICO**

	<70	70 - 79.99	80 - 89.99	90 - 94.99	95 - 99.99	>= 100
< 600	-2.375	-2.375	-2.375	-2.375	-2.500	-2.625
600 - 619	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
620 - 639	-1.000	-1.000	-0.875	-0.875	-0.975	-1.000
640 - 659	-0.375	-0.375	-0.375	-0.375	-0.475	-0.500
660 - 679	-0.125	-0.125	-0.125	-0.125	-0.225	-0.250
680 - 699	0.050	0.050	0.000	0.000	-0.100	-0.125
700 - 719	0.100	0.100	0.050	0.000	0.000	0.000
720 - 39	0.125	0.125	0.075	0.000	0.000	0.000
> 740	0.125	0.125	0.100	0.000	0.000	0.000

**Loan Amount**

<=\$50,000	-0.500
>\$50,000 and <=\$85,000	-0.250
>\$85,000 and <=\$110,000	0.000
>\$110,000 and <=\$150,000	0.000
>\$150,000 and <=\$175,000	0.000
>\$175,000 and <=\$250,000	0.050

**State Adjustments**

<b>Zone 1:</b> PA, TX	0.125
<b>Zone 2:</b> CT, FL, IA, IL, MI, OH, OK	0.100
<b>Zone 3:</b> AR, DE, GA, IN, KS, LA, MN, MO, MS, NC, ND, NH, NJ, NY, OR, SC, SD	0.050
<b>Zone 4:</b> AL, AZ, CO, DC, ID, KY, MA, MD, ME, MT, NM, RI, TN, UT, VA, VT, WA, WV	0.000
<b>Zone 5:</b> CA, NV	-0.125

\*Adjustments to Total loan amount

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other Stat	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194



[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

HomeReady										
1021-00 1024-00 Home Ready 30 Yr Fixed					1221-00 1224-00 Home Ready 20 Yr Fixed					
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	
3.250	99.506	99.491	99.475		3.250	99.850	99.835	99.819		
3.375	100.133	100.118	100.102		3.375	100.200	100.184	100.169		
3.500	100.571	100.556	100.540		3.500	100.615	100.599	100.584		
3.625	100.937	100.921	100.905		3.625	101.279	101.264	101.248		
3.750	101.136	101.120	101.104		3.750	101.738	101.722	101.707		
3.875	101.613	101.598	101.582		3.875	102.099	102.083	102.068		
4.000	102.183	102.167	102.152		4.000	102.473	102.458	102.442		
4.125	102.229	102.214	102.198		4.125	102.715	102.700	102.684		
4.250	102.430	102.415	102.399		4.250	102.794	102.778	102.762		
4.375	102.778	102.762	102.747		4.375	103.129	103.113	103.097		
4.500	103.135	103.119	103.104		4.500	103.456	103.441	103.425		
4.625	103.298	103.282	103.267		4.625	103.423	103.407	103.392		
4.750	103.570	103.554	103.539		4.750	103.777	103.761	103.746		
4.875	103.970	103.955	103.939		4.875	104.181	104.165	104.150		
5.000	104.185	104.170	104.154		5.000	104.376	104.360	104.344		
5.125	104.366	104.350	104.334		5.125	104.507	104.491	104.476		
5.250					5.250	104.662	104.646	104.631		
5.375					5.375					
5.500					5.500					
5.625					5.625					

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Rate	Re-Lock	Rate
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15yr	-0.750

Loans with Secondary Financing			
All Loans with Subordinate Financing			-0.375
The below adds also apply:			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

LPMI Adjustments - HomeReady								
>20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores *LPMI LLPAs not subject to HomeReady LLPA Caps							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

HomePossible						
	1022-00	Home Possible 30 Yr Fixed				
	1028-00	Rate	15 Day	30 Day	45 Day	
		3.250	99.643	99.511	99.392	99.381
		3.375	100.278	100.147	100.028	100.017
		3.500	101.947	101.816	101.701	101.690
		3.625	102.295	102.167	102.058	102.047
		3.750	102.425	102.406	102.384	102.351
		3.875	102.829	102.814	102.803	102.770
		4.000	103.329	103.339	103.342	103.309
		4.125	103.318	103.334	103.328	103.295
		4.250	103.302	103.365	103.383	103.328
		4.375	103.607	103.669	103.691	103.636
		4.500	103.843	103.907	103.928	103.873
		4.625	103.839	103.904	103.925	103.870
		4.750	103.971	104.111	104.200	104.122
		4.875	104.239	104.381	104.473	104.396
		5.000	104.458	104.604	104.696	104.619
		5.125	104.790	104.865	104.929	104.829
		5.250	105.102	105.179	105.244	105.144
		5.375	105.393	105.543	105.566	105.444
		5.500	105.635	105.786	105.810	105.688
		5.625	106.126	106.280	106.305	106.184

Cumulative Price Adjustment Caps		
FICO	LTV ≤80	LTV >80
< 680	-1.500	-1.500
> 680	-1.500	0.000

Caps: does not include escrow waiver, LPMI & State adj's, or Loan amt adj's

Extension and Re-lock Fees			
Days	Fee	Re-Lock	Fee
5 Day	0.125	Re-Lock	0.125
7 Day	0.150		
10 Day	0.250		
15 Day	0.375		

**Price Adjustments**

Risk Based Adjustments (Terms > 15 years only)								
	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

Conventional Adjusters	
\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
\$125,001+\$275,000	0.000
Escrow Waiver (Except CA and NY)	-0.250
Attached Condo >75 LTV & Term > 15y	-0.750

Loans with Secondary Financing	
All Loans with Subordinate Financing	-0.500

LPMI Adjustments - Home Possible									
>20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.310	-1.880	-2.360	-2.780	-3.450	-4.610	-5.060	-5.590	
95 - 90.01%	-1.200	-1.690	-2.100	-2.480	-3.080	-4.040	-4.330	-4.630	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.000	-1.270	-1.550	-1.810	-2.200	-2.770	-3.000	-3.240	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores *LPMI LLPAs not subject to Home Possible LLPA Caps								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

State Adjustments	
Zone 1: NY	-0.100
Zone 2: MA	-0.050
Zone 3: AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
Zone 4: AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
Zone 5: GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
Zone 6: FL	0.100
Zone 7a: TX (w/o Impounds)	0.125
Zone 7b: TX (with Impounds)	0.225

Wholesale Fee Buyout Option Price Adjustor										
	\$60-100k	>100-125k	>\$125-150k	>\$150-175k	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

WesLend ARM															
1700-77 Margin 2.25				5/1 LIBOR ARM Caps 2/2/5				1800-77 Margin 2.25				7/1 LIBOR ARM Caps 5/2/5			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.214	99.187	99.178	2.750	99.402	99.372	99.361	3.000	99.827	99.787	99.774	3.125	100.230	100.185	100.175
2.875	99.569	99.537	99.531	2.875	99.795	99.760	99.752	3.250	100.556	100.505	100.498	3.375	100.871	100.815	100.809
3.000	99.925	99.888	99.884	3.000	100.188	100.148	100.143	3.500	101.187	101.125	101.122	3.625	101.503	101.436	101.435
3.125	100.277	100.234	100.233	3.125	100.575	100.530	100.528	3.750	101.817	101.745	101.744	4.000	102.441	102.358	102.361
3.250	100.562	100.514	100.514	3.250	100.926	100.875	100.876	4.125	102.752	102.665	102.669	4.250	102.400	102.353	102.304
3.375	100.839	100.786	100.787	3.375	101.274	101.218	101.221	4.375	100.576	102.551	102.502	4.500	100.711	100.594	100.499
3.500	101.117	101.059	101.061	3.500	101.622	101.561	101.566	4.625	100.833	100.710	100.611	4.750	100.956	100.827	100.723
3.625	101.397	101.334	101.337	3.625	101.972	101.906	101.913								
3.750	101.629	101.560	101.563	3.750	102.240	102.168	102.176								
3.875	101.855	101.781	101.783	3.875	102.497	102.420	102.428								
4.000	102.077	101.998	102.000	4.000	102.753	102.671	102.680								
4.125	102.300	102.216	102.218	4.125	103.010	102.922	102.932								
4.250	102.300	102.253	102.205	4.250	100.472	100.366	100.281								
4.375	102.434	102.387	102.339	4.375	100.589	100.478	100.438								
4.500	100.483	100.366	100.272	4.500	100.772	100.729	100.695								
				4.625	100.930	100.902	100.873								

**Extension and Re-lock Fees**

Please call lock desk for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

**Conventional Adjusters**

\$60,000-\$100,000	-0.500
\$100,001-\$125,000	-0.150
Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
≥740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350	
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460	
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080	
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520	
<=20 Yr Term	Credit Scores								
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270	
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520	
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290	
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550	
All Terms	Credit Scores								
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230	
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630	

**State Adjustments**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.100
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> TX (with Impounds)	0.225

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other State	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

**WesLend ARM High Balance**

1733-77 5/1 LIBOR ARM High Balance				1833-77 7/1 LIBOR ARM High Balance				1933-77 10/1 LIBOR ARM High Balance			
Margin 2.25		Caps 2/2/5		Margin 2.25		Caps 5/2/5		Margin 2.25		Caps 5/2/5	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
2.750	99.347	99.320	99.312	2.750	99.407	99.377	99.366	3.000	99.891	99.850	99.838
2.875	99.699	99.667	99.661	2.875	99.797	99.762	99.754	3.125	100.290	100.244	100.234
3.000	100.050	100.013	100.009	3.000	100.185	100.145	100.140	3.250	100.610	100.559	100.552
3.125	100.401	100.358	100.357	3.125	100.571	100.526	100.524	3.375	100.921	100.865	100.859
3.250	100.686	100.638	100.638	3.250	100.922	100.871	100.872	3.500	101.233	101.172	101.168
3.375	100.965	100.912	100.913	3.375	101.270	101.214	101.217	3.625	101.548	101.481	101.479
3.500	101.248	101.189	101.191	3.500	101.619	101.558	101.563	3.750	101.859	101.787	101.787
3.625	101.532	101.468	101.471	3.625	101.970	101.903	101.911	3.875	102.172	102.095	102.097
3.750	101.765	101.697	101.699	3.750	102.237	102.165	102.173	4.000	102.485	102.403	102.406
3.875	101.992	101.919	101.921	3.875	102.494	102.417	102.426	4.125	102.800	102.712	102.717
4.000	102.217	102.138	102.140	4.000	102.753	102.671	102.680	4.250	103.010	102.918	102.922
4.125	102.442	102.358	102.360	4.125	103.013	102.926	102.935	4.375	103.209	103.111	103.115
4.250	102.650	102.560	102.562	4.250	103.196	103.104	103.112	4.500	103.411	103.308	103.312
4.375	102.855	102.761	102.762	4.375	103.370	103.272	103.280	4.625	103.500	103.500	103.500
4.500	103.060	102.961	102.961	4.500	103.500	103.441	103.448	4.750			
4.625	103.266	103.161	103.161	4.625	103.500	103.500	103.500	4.875			
4.750	103.480	103.369	103.369	4.750				5.000			
4.875	103.500	103.500	103.500	4.875				5.125			
5.000				5.000				5.250			
5.125				5.125				5.375			

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Risk Based Adjustments (Terms > 15 years only)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90	90.01 - 95	95.01 - 97
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
> 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750

**Conventional Adjusters**

Escrow Waiver (Except CA and NY)	-0.250
Investment Property LTV ≤75	-2.125
Investment Property LTV >75 and ≤80	-3.375
Attached Condo >75 LTV & Term > 15yr	-0.750
2-4 Units	-1.000
HighBal Purchase & No Cashout Refi	-0.250
HighBal Cashout Refi	-1.000
HighBal ARM LTV/CLTV ≤75	-0.750
HighBal ARM LTV/CTV >75	-1.500

**Loans with Secondary Financing**

All Loans with Subordinate Financing	-0.375		
<b>The below adds also apply:</b>			
LTV Range	CLTV Range	Fico <720	Fico ≥720
≤ 65.00%	80.01% - 95.00%	-0.500	-0.250
65.01% - 75.00%	80.01% - 95.00%	-0.750	-0.500
75.01% - 95.00%	90.01% - 95.00%	-1.000	-0.750
75.01% - 90.00%	76.01% - 90.00%	-1.000	-0.750
≤ 95.00%	95.01% - 97.00%	-1.500	-1.500

**Cash Out (All Terms)**

	<=60	60.01 - 70	70.01 - 75	75.01 - 80
620 - 639	-0.625	-1.625	-1.625	-3.125
640 - 659	-0.625	-1.625	-1.625	-2.625
660 - 679	-0.625	-1.125	-1.125	-1.875
680 - 699	-0.375	-1.125	-1.125	-1.750
700 - 719	-0.375	-1.000	-1.000	-1.125
720 - 739	-0.375	-1.000	-1.000	-1.125
>=740	-0.375	-0.625	-0.625	-0.875

**LPMI Adjustments - All LPMI Products**

>20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.690	-2.440	-3.110	-3.710	-4.610	-6.190	-6.710	-7.350
95 - 90.01%	-1.390	-1.950	-2.440	-2.890	-3.560	-4.730	-5.100	-5.460
90 - 85.01%	-1.050	-1.500	-1.840	-2.210	-2.700	-3.710	-3.880	-4.080
85 - & Below	-0.530	-0.640	-0.750	-0.860	-1.010	-1.350	-1.470	-1.520
<=20 Yr Term	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	-1.220	-1.600	-1.990	-2.340	-2.870	-3.660	-3.960	-4.270
95 - 90.01%	-0.860	-1.090	-1.310	-1.500	-1.790	-2.250	-2.380	-2.520
90 - 85.01%	-0.430	-0.620	-0.760	-0.860	-0.970	-1.200	-1.240	-1.290
85 - & Below	-0.170	-0.210	-0.250	-0.280	-0.360	-0.440	-0.470	-0.550
All Terms	Credit Scores							
	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Second Home	-0.250	-0.250	-0.490	-0.600	-0.700	-1.230	-1.230	-1.230
Investment Property	-1.020	-1.190	-1.330	-1.500	-1.750	-2.630	-2.630	-2.630

**State Adjustments**

<b>Zone 1:</b> NY	-0.100
<b>Zone 2:</b> MA	-0.050
<b>Zone 3:</b> AZ, CA, CO, HI, IA, IL, ME, MO, NV, VA	0.000
<b>Zone 4:</b> AL, AR, CT, ID, IN, KS, KY, MD, MI, MN, NH, NJ, NM, OR, RI, UT, WA	0.050
<b>Zone 5:</b> GA, TN, MT, LA, NC, SC, OH, OK, PA	0.100
<b>Zone 6:</b> FL	0.100
<b>Zone 7a:</b> TX (w/o Impounds)	0.125
<b>Zone 7b:</b> TX (with Impounds)	0.225

**Wholesale Fee Buyout Option Price Adjustor**

	\$60-100k	>100-125k	>\$125-150k	>\$150-175	>\$175-200k	>\$200-250k	>\$250-300k	>\$300-350k	>\$350-500k	>\$500-726,525k
CA Only	-1.625	-1.000	-0.776	-0.647	-0.554	-0.435	-0.338	-0.373	-0.327	-0.194
TX Only	-1.000	-0.750	-0.650	-0.525	-0.475	-0.425	-0.340	-0.283	-0.243	-0.170
All Other States	-1.000	-0.750	-0.650	-0.525	-0.475	-0.435	-0.338	-0.373	-0.327	-0.194

[Return to Home Tab](#)



Effective: 8/12/19 11:46 AM

**WesLend Jumbo**

3000-21 Jumbo 30 Yr Fixed						3300-21 Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.000			3.750			3.750					
4.125			3.875			3.875					
4.250			4.000			4.000					
4.375			4.125			4.125					
4.500			4.250			4.250					
4.625			4.375			4.375					
4.750			4.500			4.500					
4.875			4.625			4.625					
5.000			4.750			4.750					
5.125			4.875			4.875					
5.250			5.000			5.000					
5.375			5.125			5.125					
5.500			5.250			5.250					
5.625			5.375			5.375					
5.750			5.500			5.500					
5.875			5.625			5.625					
6.000			5.750			5.750					
6.125			5.875			5.875					
6.250			6.000			6.000					
6.375			6.125			6.125					

3700-21 Jumbo 5/1 ARM Margin 2.25 Caps 2/2/5						3800-21 Jumbo 7/1 ARM Margin 2.25 Caps 5/2/5						3900-21 Jumbo 10/1 ARM Margin 2.25 Caps 5/2/5					
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
3.500			3.500			3.625			3.625			3.625					
3.625			3.625			3.750			3.750			3.750					
3.750			3.750			3.875			3.875			3.875					
3.875			3.875			4.000			4.000			4.000					
4.000			4.000			4.125			4.125			4.125					
4.125			4.125			4.250			4.250			4.250					
4.250			4.250			4.375			4.375			4.375					
4.375			4.375			4.500			4.500			4.500					
4.500			4.500			4.625			4.625			4.625					
4.625			4.625			4.750			4.750			4.750					
4.750			4.750			4.875			4.875			4.875					
4.875			4.875			5.000			5.000			5.000					
5.000			5.000			5.125			5.125			5.125					
5.125			5.125			5.250			5.250			5.250					
5.250			5.250			5.375			5.375			5.375					
5.375			5.375			5.500			5.500			5.500					
5.500			5.500			5.625			5.625			5.625					
5.625			5.625			5.750			5.750			5.750					
5.750			5.750			5.875			5.875			5.875					
5.875			5.875			6.000			6.000			6.000					

**Extension and Re-lock Fees**

Please call lock deck for extensions and relocks

**Price Adjustments**

**Max Lender Credit after Adjustments: 101.375**

**Loan Level Price Adjustments**

	<=60	60.01 - 65	65.01 - 70	70.01 - 75	75.01 - 80	80.01 - 85	85.01 - 90
Purchase Special	0.375	0.375	0.375	0.375	0.250	0.000	0.000
>1.5mm-\$2.0mm	0.000	0.000	0.000	0.000	-0.500	-0.500	-0.500
>2.0mm-\$2.5mm	0.000	0.000	0.000	-0.250	-0.500	-0.500	-0.500
760+ Fico	0.500	0.375	0.250	0.000	-0.250	-0.375	-0.625
740-759 Fico	0.375	0.250	0.125	-0.125	-0.375	-0.750	-0.750
720-739 Fico	0.250	0.125	0.000	-0.500	-1.000	-1.000	-1.250
700-719 Fico	0.250	0.000	-0.250	-0.750	-1.250	-1.500	-1.750
680-699 Fico	0.125	-0.125	-0.375	-0.750	-1.250	-2.250	-2.500
Second Home	0.000	0.000	-0.500	-0.500	n/a	n/a	n/a
Investment Property	-1.000	-1.500	n/a	n/a	n/a	n/a	n/a
Condo	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
Cash Out Refi	-0.500	-0.500	-0.500	-1.500	n/a	n/a	n/a
2-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	n/a	n/a
DTI >40	0.000	0.000	0.000	-0.125	-0.250	-0.375	-0.500
<b>LTV &gt; 80% w/No MI (in addition to above adjustments)</b>							
No MI w/760+ Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.000
No MI w/740-759 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	-1.125
No MI w/720-739 Fico	n/a	n/a	n/a	n/a	n/a	-0.375	n/a